

Idaho Medicaid Dual Eligible Program Options and Worksheet

Who Are “Duals?”

Dual eligible individuals are 21 years of age or older, receive both Medicare (Parts A, B, and D), and Enhanced Medicaid coverage. There are approximately 27,000 Duals individuals in the state of Idaho.

Why does Idaho have programs just for Duals?



Medicaid received a legislative mandate to find a solution for the high cost of Duals' healthcare. The typical dual-eligible individual has more than four times the expenditures than Medicare-only beneficiaries. Idaho Dual eligible individuals make up 15% of Idaho's Medicaid population but require over one third (1/3) of the Medicaid budget. IDHW is joining most states across the US to look for innovative solutions to coordinate benefits, manage costs and improve healthcare options for Duals based on their individual needs and preferences.

What Is Coordinated Care?

Coordinated Care is the coverage and integration of Medicare and/or Medicaid benefits through a single entity, which means that Duals have ONE set of comprehensive benefits, ONE accountable entity to coordinate delivery of services and ONE care management team to coordinate care.

What programs are available for Duals?

Idaho Duals that live in the assigned counties have two choices for Medicaid programs:

-  Medicare Medicaid Coordinated Plan (MMCP) – this is a voluntary program in which a health plan manages both your Medicare and Medicaid benefits into a single integrated plan. There are supplemental benefits available such as vision, gym memberships, meals and more. You also have access to a Care Coordinator that lives in your community and is available to help you navigate your health care needs.
-  Idaho Medicaid Plus (IMPlus) – this is a mandatory program in which a health plan manages only your Medicaid benefits, unless you live in a passive county and then you may choose to 'opt out'. The program also offers a Care Specialist that is available by telephone to help you navigate your health care needs.

What is the MMCP?

The Medicare Medicaid Coordinated Plan is a health plan that coordinates Medicare benefits as well as most of the Medicaid benefits plus some supplemental services.

What is Idaho Medicaid Plus?

Idaho Medicaid Plus is a plan for dual eligible beneficiaries that coordinates most of their Medicaid benefits through a health plan.

What is the difference between the MMCP and Idaho Medicaid Plus?

	MMCP	Idaho Medicaid Plus
Medicare Included	Yes	No
Mandatory Enrollment	No	Yes, based on County
Premium	No	No
Participant Choice	Yes	Yes
Care Coordination	Yes	Yes
Supplemental Benefits	Yes	No
Plan Choices	Blue Cross of Idaho or Molina Healthcare of Idaho	Blue Cross of Idaho or Molina Healthcare of Idaho

What benefits do these programs cover?

Medicare Medicaid Coordinated Plan	Idaho Medicaid Plus
<p>The MMCP covers all medically-necessary and preventive services covered under Medicare Part A, Part B, and Part D prescription drug coverage, as well as additional services covered by Medicaid, including:</p> <p>Hospital, Medical, Prescription drugs, Behavioral Health, Nursing Home, Aged & Disabled (A&D) Waiver, Personal Care Services, Targeted Service Coordination, Community Based Rehabilitation Service as well as Care Coordination</p> <p>*Developmental Disability Services, Medical Transportation and Dental are all available through Idaho Medicaid</p>	<p>Idaho Medicaid Plus covers all medically necessary Medicaid benefits including:</p> <ul style="list-style-type: none">▪ Hospital costs after Medicare payment▪ Medical costs after Medicare payment▪ Behavioral Health, including Community-Based Rehabilitation Services▪ Nursing Home after Medicare payment▪ Aged & Disabled (A&D) Waiver▪ Personal Care Services▪ Care Specialist

The MMCP also offers additional services over and above original Medicare/Medicaid such as:

BLUE CROSS OF IDAHO	MOLINA HEALTHCARE OF IDAHO
Care Coordinators – each participant is assigned a Care Coordinator to serve as YOUR advocate and central point of contact	Care Coordinators - each participant is assigned a Care Coordinator to serve as YOUR advocate and central point of contact
Nurse Advice Line – Call a Nurse 24/7 to discuss any concerns you may have related to your healthcare	Nurse Advice Line – Call a Nurse 24/7 to discuss any concerns you may have related to your healthcare
Gym Membership and at home fitness kits	Gym Membership and at home fitness kits
Vision – one eye exam and \$100.00 toward eyewear	Vision – 1 eye exam each year and \$150.00 toward eyewear
Over the Counter items - \$40.00 allowance for non-prescription over the counter products each quarter	Over the Counter items - \$75.00 allowance for non-prescription over the counter products each quarter
This list is not a full listing of benefits. Please contact each of the plans for the full listing of all supplemental benefits available through the MMCP.	

Do both programs have Care Coordination?

A Care Coordinator serves as the participant's central point of contact. Care Coordination ensures a participant receives the right care and information, while working directly with the participant and/or family, and healthcare provider. The MMCP program offers Care Coordinators. These are individuals that live within your communities. The Care Coordinators are available to come to your home and available by telephone. Idaho Medicaid Plus will offer Care Specialists. That means that members will have a single point of contact to serve as their advocate to help them navigate their Medicaid services. The Care Specialists will be available by telephone to the member.

Is enrollment into the programs mandatory?

Enrollment into the MMCP is always voluntary. Dual's may enroll into the MMCP with either Molina Healthcare of Idaho or Blue Cross of Idaho at any time and the effective date will always be the first day of the next month.

Idaho Duals that live in one of the assigned mandatory counties and have not enrolled in the Idaho Medicare Medicaid Coordinated Plan (MMCP) will be required to be enrolled into Idaho Medicaid Plus. There are some groups of people who are excluded from mandatory enrollment, including Tribal members, pregnant women, and individuals on the Adult Developmental Disabilities Waiver program.

Idaho duals that live in a passive county can choose to opt-out of Idaho Medicaid Plus.

Which counties are Duals programs available in?

The MMCP and IMPlus are available in the counties listed below. Remember that Idaho Medicaid Plus is a program for Medicaid benefits only and is mandatory. The MMCP is a voluntary program that integrates both Medicare and Medicaid benefits into a single program.

MANDATORY COUNTIES	PASSIVE COUNTIES
The MMCP and IMPlus are available in all the counties listed below by both Molina Healthcare of Idaho and Blue Cross of Idaho. Duals in these counties must be enrolled in either the MMCP or IMPlus.	The MMCP and IMPlus are available in all the counties listed below by Blue Cross of Idaho only. Duals may choose to 'opt out' of IMPlus and have their services delivered by Medicaid
Ada	Adams
Bannock	Benewah
Bingham	Clark
Boise	Gooding
Bonner	Jerome
Bonneville	Latah
Boundary	Shoshone
Canyon	Valley
Cassia	Washington
Elmore	
Fremont	
Gem	
Jefferson	
Kootenai	
Madison	
Minidoka	
Nez Perce	
Owyhee	
Payette	
Power	
Twin Falls	

Does this mean I am losing Idaho Medicaid?

Absolutely not! What this means is that as a Dual your Medicaid services will be managed by a health insurance company (Blue Cross of Idaho or Molina Healthcare of Idaho.) You will receive an insurance card from the health plan as well as all other enrollee materials. Some Medicaid services will remain "carved-out," meaning they will still be covered the way they are today. Your medical transportation services will still be administered by MTM and your dental benefits will be administered by MCNA.

Do I get to choose which Health Plan I want to enroll with?

YES! Idaho Duals that live in a mandatory county will have the opportunity to select either Molina Healthcare of Idaho or Blue Cross of Idaho for their Idaho Medicaid Plus plan. After the initial

enrollment period there will be an Annual Open Enrollment in which Duals can change plans if they would like to.

If you select the MMCP you also can select which plan you would like to enroll with and you can also change plans once per quarter.

What if I don't want to enroll in Idaho Medicaid Plus?

All Duals that live in a mandatory county will be required to enroll in Idaho Medicaid Plus, unless they are already enrolled in the Medicare Medicaid Coordinated Plan or live in a passive enrollment county.

All Duals that live in a passive county can choose to opt out of Idaho Medicaid Plus.

Can I enroll in the MMCP today, or do I have to wait to be enrolled in Idaho Medicaid Plus?

You can enroll in the MMCP today! Enrollment and disenrollment in the MMCP is allowed one time per quarter. Simply call the health plan of your choice, and they can take your application over the phone. It's that easy!

Blue Cross of Idaho

888-495-2583

Molina Healthcare of Idaho

866-403-8293

If you are a member of the MMCP you will not be required to enroll in the Idaho Medicaid Plus program.

Can I enroll in Idaho Medicaid Plus today?

You can enroll into Idaho Medicaid Plus if you live in one of the counties identified. You will be notified by a letter for Idaho Department of Health and Welfare and will have an opportunity to select which health plan you would like to enroll with. After the initial election period you can change plans one time per year during Open Enrollment.

Who can I talk to at the Department of Health & Welfare about programs for Dual Eligibles?

Please email IdahoDuals@dhw.idaho.gov and we are happy to answer your questions or you can stay up to date by visiting our website @ www.mmcp.dhw.idaho.gov. You can also call our Beneficiary Specialist @ 1-833-814-8568.

How do I decide which program and which plan to choose?

It is important that you ask the right questions to ensure you select the right program for your needs. We suggest that you ask the following questions of each of the participating Health Plans:

1. **Are my providers in your network?**



Remember! Your dental, medical transportation, and developmental disability services providers won't be in the Health Plans' networks because these services will continue to be paid for by Medicaid.

2. **Are my medications on your formulary?**
3. **What are your supplemental benefits?**

For your convenience, the next several pages can be used as a worksheet to help you decide which program and which participating Health Plan is right for you.

Dual Eligible Program Options Making My Choice Worksheet

1. Are my providers in your network?

List your providers below and then put a check mark if they are in the Health Plan's network.

PROVIDER NAME	Blue Cross	Molina Healthcare

Blue Cross of Idaho

Phone: 888-495-2583

Provider Directory: https://bcid.vitalschoice.com/?ci=DFT&geo_location=83709,boise,id,city&network_id=1

Molina Healthcare of Idaho

Phone: 866-403-8293

Provider Directory:

<https://providersearch.molinahealthcare.com/Provider/providersearch?redirectfrom=Molinastaticweb&memstate=id&State=id&Coverage=NA>

2. Are my medications on your formulary?

List your medications below and put a check mark if they are on the Health Plan's formulary.

	MEDICATION NAME	Blue Cross	Molina Healthcare

3. What are your Supplemental Benefits?

When you speak to the health plans, take notes comparing each Health Plan's extra services.

BLUE CROSS	MOLINA HEALTHCARE

4. Other Questions

It is important that the Health Plans answer all your questions. Write them down and then record the response for your reference.

My Question:

Blue Cross of Idaho 888-495-2583	Response:
Molina Healthcare of Idaho 866-403-8293	Response:

My Question:

Blue Cross of Idaho 888-495-2583	Response:
Molina Healthcare of Idaho 866-403-8293	Response: